

**ABSTRACT OF THE DISCLOSURE**

A method and system for awarding rebates based on credit card usage to a consumer credit card holder is provided. A rebate tally is accrued based on a percentage of eligible purchases made by the consumer card holder. The rebate is earned when the consumer card holder makes a qualifying purchase, which may be, for example, an automobile sold by any manufacturer. The rebate program disclosed does not associate the rebate earned with any particular manufacturer. The rebate is paid directly by the credit card issuer to the credit card holder.

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